



Selections & Timing Fidelity Fund Family

PO Box 3367 Bella Vista AR 72715

Striving to provide you with the most return and the least risk.

Date: May 2017 (pricing data through 4/28/17)

Publisher: Watercourse Way Holdings, LLC

Volume: 3 Number: 5 SelectionsAndTiming.com

401kSelections.com Editor: Stephen L. McKee

UPDATE: See the portfolio pages for updates.

FIDELITY, selected & timed (3 month hold at least), style and asset allocated (stock, bond, balanced, cash)												
Past & Future Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total
PAST						These positions were held at month's end.						
3-Apr	sell	FGRIX	34.05	893.132	30,411	OTC Port	ELC	FOCPX	97.26	306.7810	29,838	31%
3-Apr	buy	FOCPX	94.53	306.781	29,000	Eqty Incm	EV	FEQIX	58.83	498.0250	29,299	31%
TO DO ON												
1-May	sell	FEQIX		all								
1-May	buy	FBGRX			29,000							
buys are about 30% of total portfolio						Cash	Money Mkt		1.00	36,271.0000	36,271	38%
										Total Valuation=	95,407	100%

	2015	2016	12 m	9 m	6 m	3 m	1 m
Fidelity Portfolio	-0.84	-8.75	0.35	-5.85	-2.86	2.24	0.94
World Growth Index	-3.01	10.65	19.91	12.66	13.63	5.60	1.60
World Income Index	0.19	2.60	-0.54	-4.10	-1.77	1.35	0.87
World Hybrid (60/40) Index	-1.97	7.97	12.89	7.01	8.48	4.27	1.38

We track and rank a cross section of about 80 Fidelity funds monthly by C, the risk-adjusted relative strength metric. We buy and hold the three top funds. In addition, we separately rank 24 Fidelity bond funds from the general list of 80.

After at least a three-month hold, we either stay with the buys or sell the laggards and buy the new leaders. This is a proactive rotational allocation strategy. The funds and ranks are shown on pages 2 and 4.

The right side of the top table above shows the Fidelity Funds Portfolio at month end. The left side shows new trades upcoming for the month and past trades from previous months.

The lower table above shows the Fidelity Portfolio compared with the three World Indexes.

If you have any questions, please email us. Thank you.

Info@SelectionsAndTiming.com

Fidelity Bond by C

FIDELITY BOND FUND FAMILY BY C

ETF Atrntv	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
na	3/2/2017	Fn S T	Fidelity Cnsvt Income Bond	FCONX	BS	B	0.9	0.7	0.5	0.3	0.0	10.04	0.1	3.3	36.6	*****
na	6/1/2017	Fn S T R1<91d	Fidelity Capital & Income	FAGIX	BH	B	13.5	9.1	7.0	2.5	0.8	10.09	1.4	33.7	24.2	*****
na	12/30/2016	Fn S T R1<91d	Fidelity High Incm	SPHIX	BH	B	13.1	9.3	6.0	2.4	0.7	8.94	1.5	32.3	22.0	*****
na		Fn S T R1<91d	Fidelity Fcspd High Income	FHIFX	BH	B	9.8	6.0	3.9	2.0	0.8	8.67	1.1	23.3	20.7	*****
na	1/31/2017	Fn S T R1<61d	Fidelity Fltg Rate High Income	FFRHX	BH	B	7.0	4.8	2.4	0.6	0.0	9.65	0.8	15.6	18.8	*****
na	to buy	Fn S T R1<91d	Fidelity Gbl High Income	FGHIX	BH	B	9.9	6.3	4.4	2.3	1.1	9.54	1.5	24.6	16.7	****
na		Fn S T	Fidelity Short Term Bond	FSHBX	BS	B	1.0	0.3	0.3	0.5	0.1	8.62	0.2	2.9	16.7	****
na		Fn S T	Fidelity Strategic Income	FSICX	BI	B	7.1	3.6	2.8	1.9	0.9	10.92	1.2	17.2	14.4	****
na		Fn S T R1<91d	Fidelity New Markets Income	FNMIX	BW	B	12.8	6.8	4.6	4.1	1.4	16.32	2.1	30.5	14.2	****
na	to sell	Fn S T	Fidelity Ltd Term Bond	FJRLX	BS	B	1.3	0.1	0.1	0.7	0.3	11.51	0.4	3.2	9.2	****
na		Fn S T	Fidelity Total Bond	FTBFX	BL	B	3.2	0.3	0.2	1.4	0.6	10.65	0.8	6.4	7.7	***
na		Fn S T	Fidelity Corp Bond	FCBFX	BI	B	4.0	-0.1	0.3	1.9	0.9	11.45	1.1	7.7	7.0	***
na		Fn S T	Fidelity Invst Grade Bond	FBNDX	BF	B	2.7	-0.3	-0.2	1.2	0.6	7.88	0.8	4.9	5.9	***
na		Fn S T	Fidelity Intermediate Bond	FTHRXX	BI	B	1.2	-0.6	-0.3	1.0	0.5	10.88	0.5	2.6	4.9	***
na		Fn S T	Fidelity Mortgage Security	FMSFX	BG	B	0.7	-0.6	-0.8	1.0	0.5	11.25	0.4	1.6	4.5	***
na		Fn S T	Fidelity GNMA	FGMNX	BG	B	0.5	-0.5	-0.9	0.7	0.4	11.45	0.3	1.0	3.2	**
na		Fn S T	Fidelity Inflation Prctcd	FINPX	BI	B	1.3	-0.8	-0.5	0.8	0.4	12.12	0.8	2.0	2.5	**
na		Fn S T	Fidelity ST Treasury	FSBIX	BS	B	0.0	-0.8	-0.4	0.5	0.3	10.42	0.3	0.3	1.1	**
na		Fn S T	Fidelity Ltd Term Govt	FFXSX	BL	B	-0.2	-0.8	-0.4	0.4	0.2	9.96	0.3	0.0	0.0	**
na		Fn S T	Fidelity US Bond Index	FBIDX	BI	B	0.3	-2.0	-1.0	1.1	0.5	11.58	0.6	-0.4	0.0	**
na		Fn S T	Fidelity Intrm Gov	FSTGX	BI	B	-0.4	-1.5	-0.8	0.7	0.4	10.51	0.4	-0.9	0.0	*
na		Fn S T	Fidelity Govt Income	FGOVX	BG	B	-0.4	-2.4	-1.3	1.0	0.6	10.25	0.5	-1.7	-0.1	*
na		Fn S T	Fidelity Intrmdt Treasury	FIBIX	BI	B	-1.1	-3.6	-1.9	1.5	0.8	10.78	0.8	-3.5	-0.3	*
na		Fn S T	Fidelity LT Treasury	FLBIX	BL	B	-3.3	-11.7	-5.5	2.3	1.3	12.86	2.1	-16.2	-3.4	*

FIDELITY INCOME, selected & timed (3 month hold at least), style and asset allocated (bond, cash)

Past & Future Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total
PAST						These positions were held at month's end.						
2-Mar	sell	FSHBX	8.59	2,274.841	19,541	Fltg Rate	BH	FFRHX	9.65	2,071.4700	19,990	20%
2-Mar	buy	FAGIX	10.10	1,930.693	19,500	Cnsvrt In	BS	FCONX	10.04	1,949.5986	19,574	19%
TO DO ON						Cap&Incm	BH	FAGIX	10.09	1,937.1479	19,546	19%
1-May	sell	FJRLX		all		Shrt Trm	BS	FJRLX	11.51	1,710.1067	19,683	20%
1-May	buy	FGHIX			19,500							
buys are about 20% of total portfolio						Cash	Money Mrkt		1.00	22,041.0000	22,041	22%
										Total Valuation=	100,834	100%

	2016	ytd 2017	12 m	9 m	6 m	3 m	1 m
Fidelity Income Portfolio	0.24	0.60			0.83	0.38	0.19
World Growth Index	4.90	8.32			13.63	5.60	1.60
World Income Index	-3.33	2.33			-0.64	1.81	0.87
World Hybrid (60/40) Index	2.15	6.28			8.56	4.27	1.38

We suggest buying number 6 rather than number 4 in order to boost diversification.

Please note that the bond funds are ranked within their own pool. So a fund in this pool above may rank differently or have a different C rank than its rankings in the page 2 pool made up of a cross section of equity, bond, and balanced funds from Fidelity.

Fidelity Equity by C

FIDELITY EQUITY FUND POOL BY C

ETF	Sell	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
na	to buy	Fn	Fidelity OTC	FOCPX	ELC	E	31.9	17.7	19.3	10.4	3.2	97.22	3.4	25.1	7.4	*****
na		Fn C	Fidelity Grow th Company	FDGRX	ELC	E	27.1	17.3	18.7	8.1	2.3	154.27	2.9	16.1	5.5	*****
na	past	Fn R.75<91d	Fidelity NASDAQ Cmp	FNCMX	ELC	E	28.0	18.0	17.1	8.0	2.3	79.56	2.9	15.9	5.4	*****
na		Fn R1.5<91d	Fidelity Small Cap Grth	FCPGX	ESC	E	27.2	16.0	18.4	7.0	2.1	22.81	2.9	13.2	4.6	*****
na		Fn	Fidelity Blue Chip Grow th	FBGRX	ELC	E	23.4	16.4	16.9	10.2	3.3	77.80	2.8	12.7	4.5	*****
na		Fn	Fidelity Grth Discvr	FDSVX	ELC	E	21.8	14.8	16.8	9.8	3.4	29.46	2.4	9.1	3.8	****
na		Fn R1.5<91d	Fidelity China Rgn	FHKCX	EW	E	24.7	16.4	11.4	11.7	3.4	28.37	3.9	10.0	2.6	****
na		Fn R1.5<91d	Fidelity Emrg Asia	FSEAX	EW	E	22.3	14.2	11.1	11.3	3.6	36.62	3.6	5.0	1.4	****
na		Fn	Fidelity Stock Slctr AllCap	FDSSX	ELC	E	20.3	13.9	15.3	6.5	1.9	40.03	2.2	0.2	0.1	****
na		Fn	Fidelity Contra	FCNTX	ELC	E	18.6	13.3	14.5	8.4	2.8	110.72	2.1	0.1	0.1	****
na		Fn R.75<91d	Fidelity Extnd Mkt Index	FSEMIX	EMC	E	21.7	13.6	16.2	3.5	1.1	58.02	2.6	-1.4	-0.4	****
na		Fn	Fidelity Stk Slctr MidCap	FSSMX	EMC	E	18.6	14.3	17.0	5.1	0.7	37.57	2.5	-1.8	-0.4	****
na		Fn R2<91d	Fidelity Intrntl Sml	FISMIX	EW	E	18.2	13.4	11.3	8.5	3.7	26.27	2.7	-2.4	-0.7	****
na		Fn	Fidelity Trend	FTRNIX	ELC	E	18.6	12.7	14.1	7.1	2.3	92.53	2.3	-2.9	-0.7	****
na		Fn S T R1.5<91d	Fidelity Emrg Mkt	FEMKX	EW	E	18.2	11.0	9.6	11.7	4.2	26.41	3.3	-2.9	-1.0	****
na		Fn R1<31d	Fidelity Overseas	FOSFX	EW	E	13.4	11.6	13.0	11.0	5.0	45.12	2.9	-3.6	-1.0	***
na	5/2/2007	Fn	Fidelity LrgCap Stock	FLCSX	ELC	E	20.4	14.9	13.6	3.6	0.7	30.85	2.6	-4.4	-1.1	***
na		Fn R.5<91d	Fidelity TTL Mkt	FSTMX	ELC	E	18.5	11.8	13.8	4.8	1.0	68.67	2.0	-7.6	-1.5	***
na		Fn	Fidelity 500 Index	FUSEX	ELC	E	17.8	11.4	13.3	5.1	1.0	83.43	1.8	-8.9	-1.6	***
na		Fn	Fidelity Grow th & Income	FGRIX	EGI	E	19.3	14.0	12.5	3.4	0.7	34.29	2.3	-7.6	-1.7	***
na		Fn	Fidelity Mega Cap	FGRTX	ELC	E	18.8	13.4	12.2	4.2	0.8	18.26	2.2	-8.3	-1.8	***
na		Fn	Fidelity Value Strategies	FSLSX	EV	E	16.3	13.7	14.9	4.4	1.0	40.92	2.7	-7.3	-2.0	***
na		Fn	Fidelity New Millennium	FMILX	ELC	E	17.9	12.9	11.9	4.4	1.1	38.16	2.3	-9.3	-2.1	***
na		Fn	Fidelity Value	FDVLX	EV	E	17.2	12.4	14.2	3.9	0.9	116.15	2.5	-8.9	-2.2	***
na		Fn	Fidelity Value Discvry	FVDFX	ELC	E	16.3	13.4	13.9	2.9	0.3	27.08	2.1	-10.7	-2.2	***
na		Fn	Fidelity Blue Chip Value	FBCVX	EV	E	15.9	14.1	14.9	2.8	0.4	18.28	2.5	-9.4	-2.3	***
na		Fn	Fidelity Dividend Grow th	FDGFX	ELC	E	15.0	10.2	11.0	5.1	1.2	34.18	1.6	-15.0	-2.4	***
na		Fn	Fidelity Capital Appreciation	FDCAX	ELC	E	14.5	11.4	14.6	5.5	1.6	34.50	2.4	-9.9	-2.4	***
na		Fn S T R.75<31d	Fidelity Export & Multintl	FEXPX	ELC	E	14.9	10.7	12.5	4.5	0.9	22.36	1.8	-14.0	-2.4	***
na		Fn R1.5<91d C	Fidelity Small Cap Value	FCPVX	ESC	E	17.0	12.9	14.2	1.1	1.2	19.06	2.2	-11.2	-2.5	***
na		Fn S T R1.5<91d	Fidelity Stock Slctr SmCap	FDSCX	ESC	E	18.9	11.7	14.1	1.9	0.8	26.85	2.5	-10.1	-2.5	***
na		Fn R.75<31d	Fidelity MidCap Enhncd	FMEIX	EMC	E	16.9	11.1	13.9	3.5	0.6	14.76	2.2	-11.5	-2.5	***
na		Fn	Fidelity Eqty Income	FEQIX	EV	E	17.4	11.8	11.5	3.0	0.7	58.83	1.9	-13.1	-2.5	***
na		Fn R1.5<91d	Fidelity Low Priced Stock	FLPSX	ESC	E	14.4	11.0	12.3	4.7	1.5	52.40	1.9	-13.6	-2.6	***
na		Fn	Fidelity Disciplined Equity	FDEQX	ELC	E	14.4	10.0	12.4	5.2	1.0	35.73	1.8	-14.6	-2.6	***
na		Fn	Fidelity Magellan	FMAGX	ELC	E	14.7	10.9	12.2	5.3	1.3	98.50	2.1	-13.1	-2.7	***
na		Fn	Fidelity Independence	FDFFX	ELC	E	14.2	10.8	12.9	5.7	1.4	36.34	2.3	-12.5	-2.8	***
na	past to sell	Fn R.75<31d	Fidelity Mid Cap Stock	FMCSX	EMC	E	16.8	11.0	11.5	4.1	1.0	36.62	2.2	-13.1	-2.8	***
na		Fn R1.5<91d	Fidelity Levrg Co Stk	FLVCX	EMC	E	14.7	13.2	14.9	3.6	0.4	35.90	2.8	-10.8	-3.0	***
na		Fn	Fidelity Fund	FFIDX	ELC	E	14.5	8.8	11.0	4.8	1.4	44.28	1.8	-16.9	-3.1	***
na		Fn R1.5<91d	Fidelity Grth Strt	FDEGX	ELC	E	12.9	8.1	11.5	5.0	0.8	36.99	1.7	-19.3	-3.2	***
na		Fn R1<91d	Fidelity Intrntl Index	FSIIX	EW	E	12.4	11.0	11.5	7.1	2.6	39.01	2.5	-12.9	-3.3	***
na		Fn R2<91d	Fidelity Small Cap Stock	FSLCX	ESC	E	15.4	10.4	13.8	1.6	0.5	19.37	2.1	-15.7	-3.4	***
na		Fn S T R1<31d	Fidelity Intrntl	FIGRX	EW	E	10.7	9.4	10.9	9.4	4.3	41.30	2.7	-12.9	-3.5	***
na		Fn R1<31d	Fidelity Worldw ide	FWWFX	EW	E	12.1	8.4	10.6	7.2	2.9	24.15	2.2	-16.3	-3.6	**
na		Fn S T R1<31d	Fidelity Diversified Intrntl	FDIVX	EW	E	10.8	9.3	10.7	9.2	4.1	37.44	2.7	-13.4	-3.6	**
na		Fn	Fidelity Equity Dividend	FEQTX	EGI	E	14.5	9.3	10.3	2.7	0.2	27.42	1.8	-20.4	-3.7	**
na		Fn	Fidelity Stk Slctr Lrg Cap	FSLVX	ELC	E	14.2	10.4	11.1	2.4	-0.1	19.20	1.9	-19.5	-3.8	**
na		Fn S T R1<31d	Fidelity Intrntl Capital	FIVFX	EW	E	11.2	6.4	10.6	11.1	4.5	18.46	2.8	-13.8	-3.9	**
na		Fn	Fidelity Focused Stock	FTQGX	ELC	E	11.6	6.8	9.0	5.8	2.2	20.09	2.0	-22.0	-4.3	**
na		Fn R1<31d	Fidelity Intrntl Value	FIVLX	EW	E	9.5	9.8	10.3	6.4	2.7	8.37	2.4	-18.9	-4.5	**
na		Fn S T R1<31d	Fidelity Europe	FEIUX	EW	E	6.9	8.1	12.2	9.8	6.2	37.84	3.2	-14.4	-4.6	**
na		Fn S T R1.5<91d	Fidelity Japan	FJPNX	EW	E	16.6	9.3	4.9	4.4	1.9	13.10	2.3	-20.5	-4.8	**
na		Fn R1.5<91d	Fidelity Pacific Basin	FPBFX	EW	E	15.1	6.4	6.2	8.5	2.9	29.89	2.8	-18.5	-5.2	**
na		Fn S T R1.5<91d	Fidelity Latin America	FLATX	EW	E	20.0	9.4	2.8	10.1	2.6	22.48	5.6	-12.5	-6.9	*
na		Fn R1.5<91d	Fidelity Nordic	FNORX	EW	E	3.5	4.9	11.5	7.8	7.0	49.59	3.3	-22.9	-7.6	*
na		Fn	Fidelity Tlcm/Util	FUIUX	EGI	E	10.4	2.1	8.5	3.3	0.6	25.97	2.5	-32.7	-8.1	*
na		Fn S T R1.5<91d	Fidelity Emrg EA	FEMEX	EW	E	13.5	9.7	9.1	1.7	2.3	8.77	4.1	-21.1	-8.6	*
na		Fn R.75<91d	Fidelity Real Estate	FRESX	ERE	E	4.7	-8.1	2.6	1.4	0.3	41.59	3.5	-56.7	-19.8	*

This page shows Fidelity equity only funds. Please note that the funds are ranked within their own pool. So a fund in this pool above may rank differently or have a different C rank than its rankings in the Fidelity pool or Fidelity income pool made up of a cross section of equity, bond, and balanced funds from Fidelity.

Fidelity Equity Portfolio

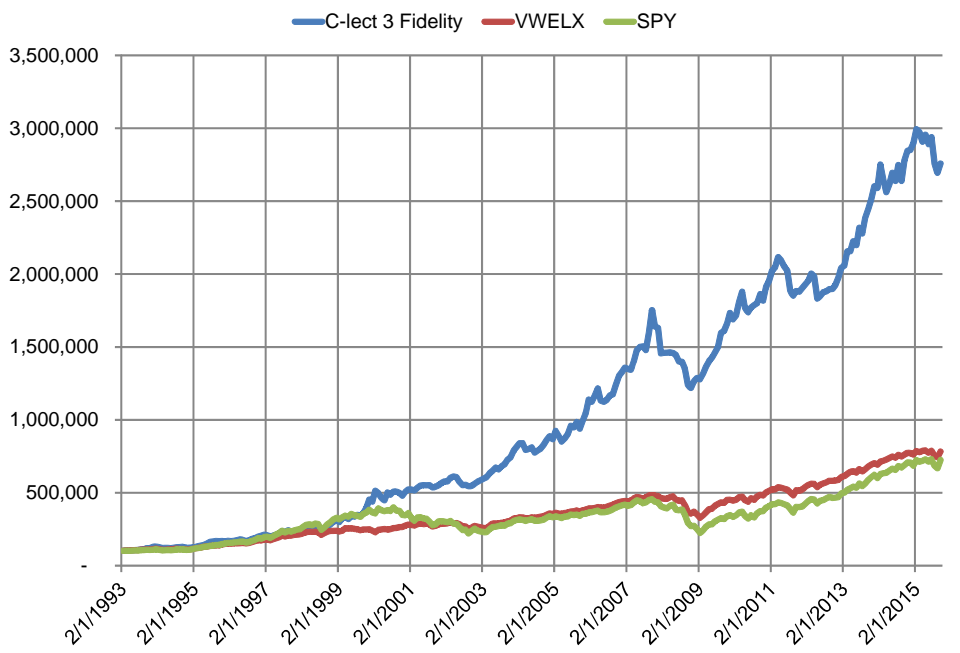
FIDELITY EQUITY, selected & timed (2 month hold at least), style and asset allocated (equity, cash)												
Past & Future Activity	Activity	Fund	Action Price	Number of Shares	Action Value	Positions	Fund Style	Symbols	Ending NAV	Number of Shares	Current Value	Percent of Total
PAST						These positions were held at month's end.						
2-Mar	buy	FLCSX	31.08	627.413	19,500	LrgCap Stk	ELC	FLCSX	30.85	627.4130	19,356	19%
											-	0%
											-	0%
											-	0%
TO DO ON												
1-May	buy	FOCPX			19,500							
buys are about 20% of total portfolio							Cash	Money Mrkt	1.00	80,500.0000	80,500	81%
										Total Valuation=	99,856	100%

This is a new portfolio focused on Fidelity equity funds only.

The plan is to buy and hold at least five positions. It takes time to align the current portfolio with back test holdings.

Back Test Results Fidelity Family C-lect

How C-lect May Work For You



TRAILING RETURNS	to year end 2014
1 year	9.5
3 years	14.4
5 years	10.5
10 years	12.4
15 years	13.0
20 years	17.0
Inception	16.4

PAST PERFORMANCE	
2014	9.5
2013	31.7
2012	3.9
2011	(0.7)
2010	10.5
2009	37.0
2008	(22.5)
2007	23.0
2006	26.5
2005	18.1
2004	12.5
2003	37.0
2002	1.7
2001	11.9
2000	11.5
1999	50.9
1998	25.1
1997	17.0
1996	24.4
1995	34.2
1994	(4.0)
1993	32.7
1992	17.7
1991	24.5

The chart and tables show the back tested results of buying the top three Fidelity Family funds as measured by C, holding for at least 90 days, and rotating out of the laggards into the leaders on an ongoing continuous basis. On the chart, C-lect 3 Fidelity is the blue line following a rotation strategy, VWELX (Vanguard Wellington), a balanced fund, is the red line following a buy and hold approach, and SPY (S&P 500), a domestic large cap ETF, is the green line following a buy and hold approach. The period is from 1/1/1993 through 9/30/2015. Account start values were \$100,000. No additions or subtractions were made thereafter.

While buying and selling based on C, the risk-adjusted relative performance metric, over the years and decades in the back test produced superior results, in any one year the C ranking may or may not outperform the markets. This may be due to increased market volatility in that year.

For the test, one fund's sell amount rebalanced all funds held, though in real time, one sell buys one fund for about the same dollar amount.

The same funds were used for the whole back test.

Dividends are reinvested.

Taxes are not considered.

Information does not take into account your personal situation.

Past performance does not guarantee future performance. There is no assurance that future periods will be equivalent or similar to past periods. In a back test, there is no guarantee that actual trades could actually be made at the actual prices. All investments have risk; you may lose principle when investing. There are no guarantees. Read the fund's prospectus.

Legend

ETF Altrntv	Sell Eligible	Legend	Fund Name	Symbol	S	A	12m	9m	6m	3m	1m	NAV	V	CS	C	Fmly Rank
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This information below identifies the column headings shown above, which are also on page 2.

ETF Altrntv is the ETF alternative to its mutual fund, if available.

Sell Eligible is the earliest date from purchase that the fund may be sold to avoid broker short-term redemption charges. For Fidelity, it is one, two, or three months, depending on the portfolio. If there is a green highlight, it means the fund was part of the back test. If there is a date, it means the portfolio owns the fund and it is the earliest date the fund may be sold, assuming whatever minimum is required.

Legend shows fund specific information. It is a short list of where the fund is available for purchase (F is Fidelity, S is Schwab, T is TD Ameritrade). C means the fund is closed. R means the fund may charge a short-term redemption fee.

Fund Name is the fund name.

Symbol is the fund ticker symbol. This is the official identification.

S is Style. The first letter is for the A, the next letter or two is the style. BS is bond short-term. BI is bond intermediate. BL is bond long. BH is bond high-yield. BW is bond world. BU is bond government. EG is equity gold. EGI is equity growth/income. ELC is large cap. EMC is mid cap. ESC is small cap. EV is value. EW is world. H is hybrid. A is Asset. B is bond. H is hybrid. E is equity.

12m, 9m, 6m, 3m, 1m is a fund's returns over those periods. Dividends are reinvested.

NAV is net asset value.

V is volatility, a measure of risk.

CS is comet strength, a measure of relative performance to an index. The index is 60% of the World Growth Index and 40% of the World Income Index.

C is comet, the risk-adjusted relative performance metric. The higher the C is the better.

Fmly Rank is family rank. This shows where the fund ranks by C within the fund family. This is either 5, 4, 3, 2, or 1 comets. 5 is the highest ranked by C.

World Growth Index (WGI) is made up of 20% EEM, EFA, IWM, QQQ, SPY.

World Income Index (WII) is made up of 20% PCY, BSV, TLH, LQD, JNK.

World Hybrid Index is made up of 60% WGI and 40% WII.

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